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		First Named Inventor	German et al.			
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(Use as many sheets as	necessary)	Examiner Name	Jeffrey Pwu			
4 of_	5	Attorney Docket Number	4526-29734			

			U. S. PATENT D	DOCUMENTS	
Examiner Initials*	Cite No. <sup>1</sup>	Document Number Number-Kind Code <sup>2 (#known)</sup>	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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		Country Code <sup>3</sup> Number <sup>4</sup> Kind Code <sup>5</sup> (if known)	MM-DD-YYYY		Or Relevant Figures Appear	
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¥	36\	WO 00/22559	04-20-2000	CITIBANK, N.A.		

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X	78-⊄	WO 00/46725	08-10-2000	FUNDSEXPRESS, INC.		

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